Loan No. 80448829 Pavoff Date:

ρ» 12/13/04 10:18:25 BK 2,123 PG 705 DESOTO COUNTY, MS W.E. DAVIS, CHICLER

NBC BANK, FSB (KNOXVILLE) P.O. Box 30063 Durham, NC 27702

TRUST DEED RELEASE

WHEREAS, By the hereinafter described trust deed, heretofore recorded in the Register's Office of DESOTO County, Mississippi, real property was conveyed by the hereinafter named grantor(s), to R. Grattan Brown, Jr. and Charles A. Neale as Trustees, for the purpose of securing the payment and indebtedness evidenced by notes fully described in such trust deed; and

WHEREAS, All of the notes described in and secured by said trust deed have been paid in full, and there is nothing due or owing on said indebtedness nor under the terms and provisions of said trust deed; and WHEREAS, Said trust deed is briefly described as follows, to-wit:

GRANTOR(S): MARK OSTROVSKY AND LISA OSTROVSKY

DATE OF INSTRUMENT: 10/22/1998

RECORDED BOOK: 1058 RECORDED PAGE: 0229

DESCRIPTION OF PROPERTY: Property as described therein, DESOTO County.

NOW, THEREFORE, in consideration of the premises the undersigned NBC BANK, FSB (KNOXVILLE) as legal owner and holder of the notes secured by said trust deed, acknowledges full payment and satisfaction thereof, and hereby releases and discharges the lien of said trust deed, and to this end and to the real estate described in said trust deed, to which reference is made for a particular description of said property.

The undersigned, NBC BANK, FSB (KNOXVILLE), covenants with the said grantor(s) that he/she/they is/are the legal owner(s) and holder(s) of the notes described in and secured by said trust deed, and that he/she/they has/have the lawful right to release and discharge the lien thereof.

IN WITNESS WHEREOF the said NBC BANK, FSB (KNOXVILLE) has hereunto set its hand (or caused its corporate name to be signed hereto by and through its proper officers duly authorized so to do) this the 6TH day of DECEMBER, 2004.

NBC BANK, FSB (KNOXVILLE)

WANDA S. NEWTON, ASSISTANT)TREASURER

STATE OF NORTH CAROLINA COUNTY OF DURHAM

Before me, a Notary Public in and for said State and County duly commissioned and qualified, personally appeared WANDA S. NEWTON, ASSISTANT TREASURER with whom I am personally acquainted, and who, upon oath, acknowledged himself/herself to be the Bank Officer of the NBC BANK, FSB (KNOXVILLE) the within named bargain or, a corporation, and that he/she as such Bank Officer being authorized to do so, execute the foregoing instrument for the purpose therein contained by setting the/parties of the corporation by himself/herself as Bank Officer.

WITNESS my hand and official seat this the OFH day of DECEMBER, 2004/

Notary Public Signature

My commission expires MAY 19, 2008.

Do not write below this IME TOR CLERK'S USE ONLY